

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Miriam A. Hilliard
 Debtor

Case No. 14-12541-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Aug 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2017.

db
 13276674 +Miriam A. Hilliard, 20 N. 10th Street, Darby, PA 19023-1604
 13276675 #+AIS Services, 50 California Street, San Francisco, CA 94111-4612
 13276676 +Alan B. Liss, Esquire, 1420 Walnut Street, Suite 808, Philadelphia, PA 19102-4008
 13276676 +American Consumer Credit, Inc., 42 Reads Way, Suite 124, New Castle, DE 19720-1649
 13276677 +Bell, LLC, 1411 N. West Shore Boulevard, Tampa, FL 33607-4528
 13306503 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13276679 +Cash Spot, 42 Reeds Way, New Castle, DE 19720-1649
 13276681 +Chase Home Finance LLC, Attn: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
 13276688 +Mobile Loans, LLC, PO Box 1409, Marksv Ille, LA 71351-1409
 13276690 +NPA, PO Box 7666, Overland Park, KS 66207-0666
 13276691 +Payless Financial Group, Inc., 1216 Azalea Road, Mobile, AL 36693-2859
 13393885 +U.S. Bank National Association, as Indenture Trust, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Sep 01 2017 02:08:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Sep 01 2017 02:13:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2017 02:13:04 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2017 02:13:48 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13276673 +EDI: AFNIRECOVERY.COM Sep 01 2017 02:08:00 AFNI, PO Box 3097, Bloomington, IL 61702-3097
 13315557 EDI: AIS.COM Sep 01 2017 02:08:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13276680 E-mail/Text: bankruptcy@cavps.com Sep 01 2017 02:13:43 Cavalry Portfolio Services, 7 Skyline Drive, Third Floor, Hawthorne, NY 10532
 13276682 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 01 2017 02:13:38 CPS, Inc., PO Box 57071, Irvine, CA 92619-7071
 13307285 +E-mail/Text: bankruptcy@cavps.com Sep 01 2017 02:13:43 Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13276683 +EDI: AMINFOFP.COM Sep 01 2017 02:03:00 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
 13276684 +EDI: MID8.COM Sep 01 2017 02:08:00 Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13276686 +EDI: MID8.COM Sep 01 2017 02:08:00 Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
 13276687 +EDI: AIS.COM Sep 01 2017 02:08:00 Midland Funding LLC, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13276689 +E-mail/Text: egssupportservices@egscorp.com Sep 01 2017 02:13:37 NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308
 13276692 +EDI: PRA.COM Sep 01 2017 02:03:00 PRA Receivables Management, PO Box 41067, Norfolk, VA 23541-1067
 13325351 +E-mail/Text: csidl@sbcglobal.net Sep 01 2017 02:13:48 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
 13276693 +E-mail/Text: bankruptcy@rentacenter.com Sep 01 2017 02:14:29 Rent-A-Center, 3000 Island Avenue, Philadelphia, PA 19153-2022
 13276694 +EDI: DRIV.COM Sep 01 2017 02:08:00 Santander Consumer, PO Box 560284, Dallas, TX 75356-0284
 13276695 +EDI: OPHSUBSID.COM Sep 01 2017 02:08:00 Vanda, LLC, C/O Weinstein & Riley PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 13276696 +EDI: VERIZONEAST.COM Sep 01 2017 02:03:00 Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13276685* +Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13276678 ##+Best Choice, PO Box 472, Talmage, CA 95481-0472

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2017 at the address(es) listed below:

ALAN B. LISS on behalf of Debtor Miriam A. Hilliard bnklaw@aol.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
PETER J. ASHCROFT on behalf of Creditor Consumer Portfolio Services, Inc.
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 7

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Miriam A. Hilliard</u> | Social Security number or ITIN | xxx-xx-7025 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 14-12541-elf | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Miriam A. Hilliard

8/31/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.